

## **STATEMENT OF PURPOSE**

### **RS23823C2**

This legislation amends the Idaho Insurance Code to enact limitations on the scope of coverage for personal lines automobile insurance. The limitations relate to liability insurance coverage for transportation network companies and their participating drivers. A transportation network company is a company that provides prearranged transportation services for compensation using an online-enabled application or platform to connect passengers with drivers using their personal vehicle. The legislation provides that no private passenger automobile insurance policy is required to provide coverage during a commercial use period. The legislation also clarifies the fact that a participating driver's or vehicle owner's personal automobile insurance policy does not provide coverage to the participating driver, vehicle owner, or any third party unless the policy or an endorsement to the policy so states.

### **FISCAL NOTE**

There is no fiscal impact to the general fund or to local government.

#### **Contact:**

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